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G4H 13D 14A 1A TG

(56) Documents cited

GB A 2127604	GB A 2112190	GB 1576232
GB 1458646	US 3996450	US 3643064
US 3597734		

(58) Field of search

G4H  
Selected US specifications from IPC sub-classes  
G07F G06K

(54) Anti fraud system

(57) A credit or cheque card bears a code consisting of the owner's date of birth together with letter of his choice. A reader compares the code with one keyed in and displays "ACCEPT" or "REJECT".

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DOB ANTI-FRAUD SYSTEM

This system is designed to eliminate fraud regarding the use of both credit cards and cheque cards:

The system is based on a D.O.B. Personal Code which is known only by the card owner and the issuing company.

The Personal D.O.B. Code is the individual card owners date of birth ie (11.03.1941) plus two additional letters of the alphabet of card owners choice the D.O.B. Code is printed on the credit/cheque card, pin code bar which is not visible.

Credit cards and cheque cards will be passed through the D.O.B. visual display unit for clearance.

Card holders will be asked for their D.O.B. Code which is then keyed in to the V.D.U. if the D.O.B. Code matches the code on the pin bar code the V.D.U. will display "Accept". The transaction can be completed. If the D.O.B. does not match, the V.D.U. will display "Reject" no transaction should take place.

# CLAIMS

The D.O.B ANTI FRAUD SYSTEM is designed to stop fraud at the point of purchase, by identifying the credit card presenter as the genuine card owner.

The system is a nine digit personal code number, the first six digits are the card holders date of birth.  
The final three digits would be initials of family or relatives of their own choice.

i.e: 11.03.41 BKJ

The card holders personal code number would be printed on the pin bar code strip which is on the back of all forms of credit, cash and Bankers Cards.

The credit card is inserted into a visual display reader machine, the personal D.O.B code is then keyed in, if the personal code matches the code entered on the pin bar strip the visual display will show "ACCEPT". If the code does not match, the visual display will show "REJECT". If the latter is displayed no purchase or transaction should take place. The personal code is not displayed at any time.

The Date of Birth Anti Fraud System can be used in any transaction where identification is required.